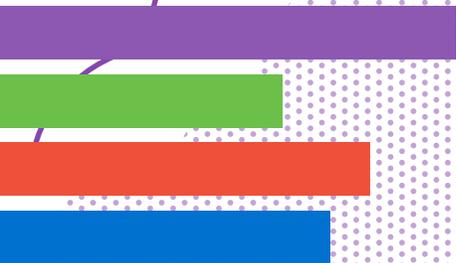
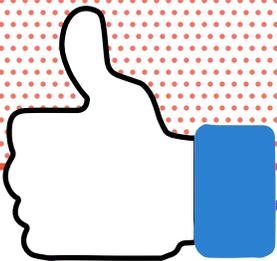
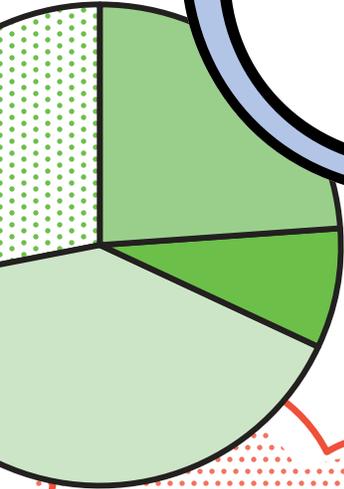
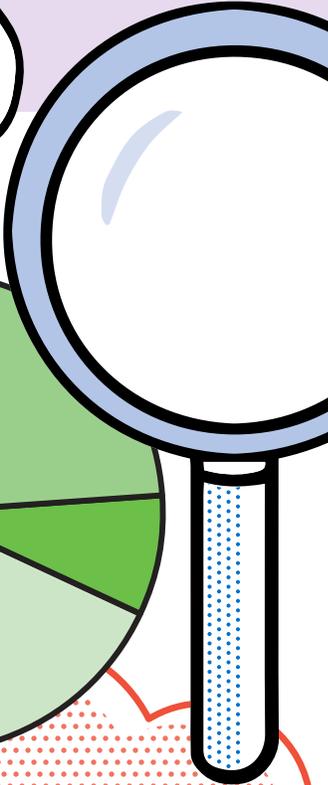
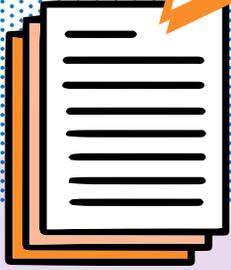


THE
DATA
SAY



What Your Employees Think About Your Benefits Communication

New Research from Jellyvision
conducted by Harris Poll

alex[®]

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Introduction

Hi. We're Jellyvision. We're here to be helpful.

We make interactive software products that simplify complicated topics like choosing the right employee benefits or saving for retirement or navigating a career. We put a lot of time into thinking about the things that make complicated stuff so hard to understand and what can be done to, you know...fix it.

Like we said, we're here to be helpful.

And it's in that spirit of being helpful that we want to share the findings of a benefits communication survey we made with the nice folks at Harris Poll.

We wanted to know what employees (a group we're defining as people aged 18 or older who work full time and who are eligible for company-provided benefits) think of the ways their companies talk to them about their benefits.

Do they understand the material that's put in front of them? Are they able to make smart decisions about their health care? Is any particular communication channel better than another? Do people need a little help along the way?

We'll share all the things we learned in the following pages, but here are some of the highlights:

- ▶ Only about one third of employees (34%) claim they pay attention to all of the materials they receive about their company benefits.

- ▶ Most employees prefer to receive information about company benefits plans electronically (62%), followed by print (54%). They're just as likely to prefer live group presentations (30%) as one-one consultations (30%), and only about one in five (21%) prefers the benefits fair format.
- ▶ Half of employees (49%) say making health insurance decisions is always stressful for them, and one in five (20%) say they often regret the benefit choices they make. Over half of those whose company offers health insurance (56%) would like help from their employer when choosing a health plan.
- ▶ While about 7 in 10 employees who use their company's health insurance are confident they know the finer details of their plan like how much their deductible is (73%), far fewer recognize other key cost considerations like out of pocket maximums (53%) or their employer's contribution to the cost of health insurance (47%).

Method

The survey was conducted online by Harris Poll on behalf of Jellyvision from April 1 to April 8, 2016. The research was conducted among 2,105 adults ages 18+ employed full-time at a company who are eligible for company-provided benefits and do not currently have health insurance through Medicare, Medicaid, or the VA. Data are weighted where necessary by age, gender, race/ethnicity, region, education, income, marital status, and propensity to be online to bring them in line with their actual proportions in the population.

A note about reading the report:

Responses may not add up to 100% due to weighting, computer rounding, or the acceptance of multiple responses.

An asterisk (*) represents a value of less than 1% but greater than 0%, and a dash (—) represents a value of 0%.



How Your Current Stuff Is Working

We're going to share what employees think about your benefits communication efforts and walk you through some of our findings about their benefits knowledge. In other words—we're asking employees if your current stuff is working. Gosh, it better be, right?

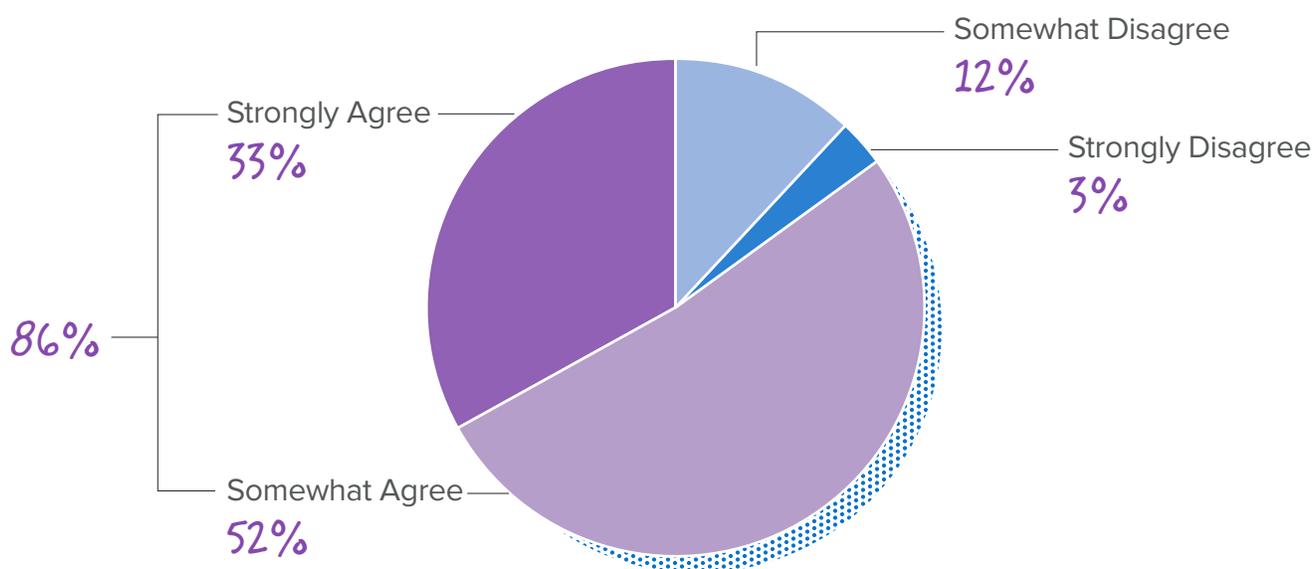
Good News!

Most Employees Say They Understand Their Employers' Offerings



Of employees whose company offers health insurance, nearly 9 in 10 (86%) say they understand their company's overall health insurance plan offerings.

I understand my company's overall health insurance plan offerings.

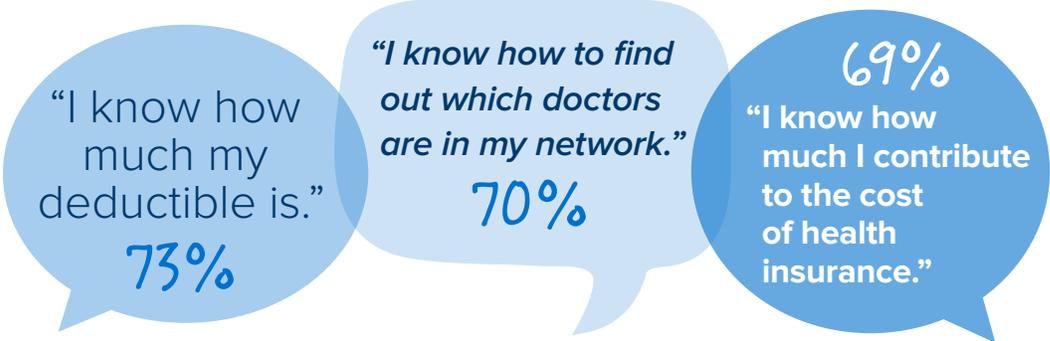


But Do They Really?

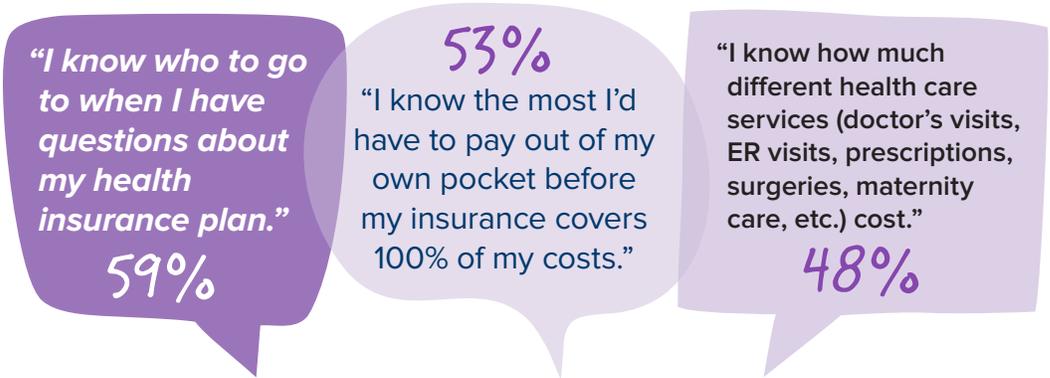
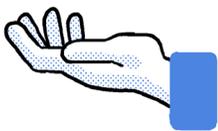


While about 7 in 10 employees who use their company's health insurance are confident they know the finer details of their plan like how much their deductible is (73%), far fewer recognize other key cost considerations like out of pocket maximums (53%) or their employer's contribution to the cost of health insurance (47%).

Pretty Good Among employees who use their company's health insurance:



Ehhhh.... Among employees who use their company's health insurance:



Uh oh! Among employees who use their company's health insurance:



There's Some Confusion About Health Care Costs

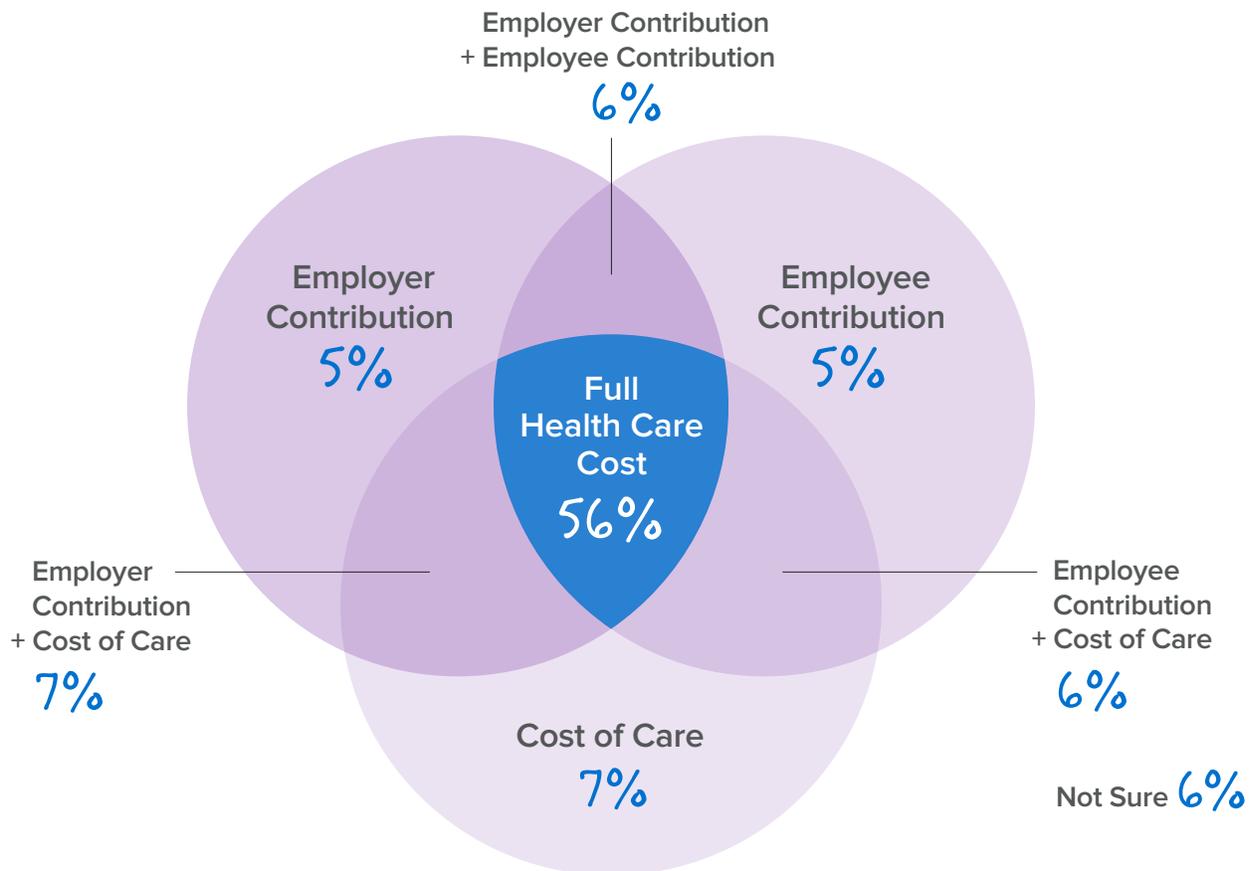


Only a little more than half of employees (56%) understand the full cost of health care includes their contribution toward health insurance, their employer's contribution towards health insurance, plus the costs like copayments and deductibles.

What do you think goes into the cost of health care?

Please select all that apply.

Those of us in the benefits space know that the full cost of health care includes employer contributions, employee contributions, and the cost of health care services, but is that getting through to employees? According to our survey, only 56% of employees correctly identify all three options.

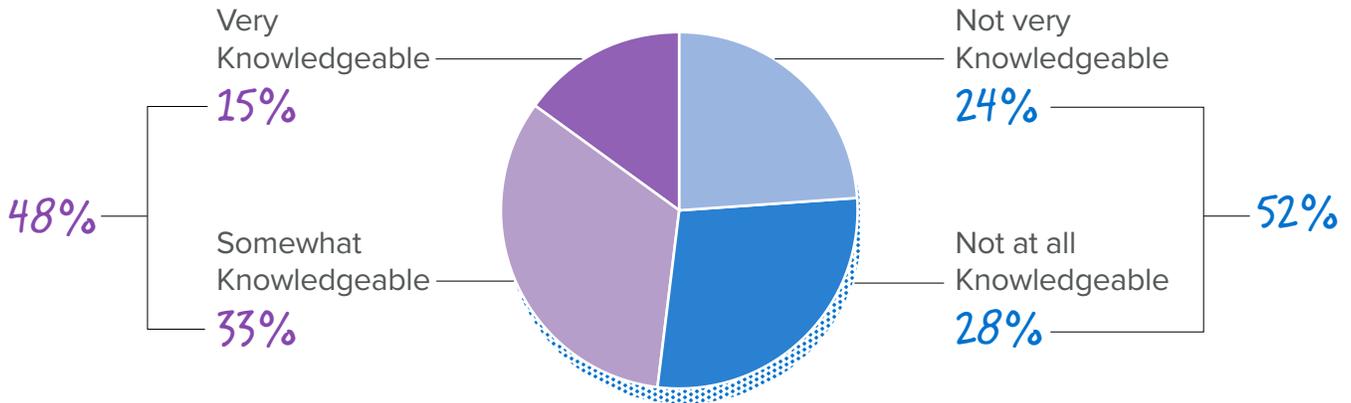


Speaking of Health Care Costs, Let's Talk about HDHPs



Less than half of employees (48%) say they are knowledgeable about high deductible health plans (HDHPs) and only 15% consider themselves very knowledgeable.

How knowledgeable are you about HDHPs?

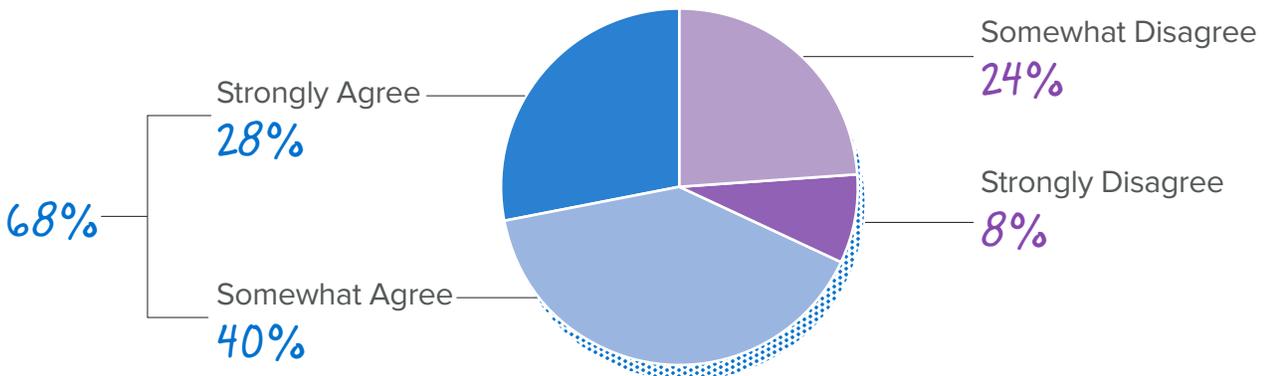


The Majority of Employees Feel Like HDHPs Are More Expensive Than Other Options



A strong minority of employees feel that high deductible health plans are risky (30%); disappointing (19%); confusing (17%); or intimidating (15%).

How much do you agree or disagree with each of the following statement: HDHPs feel more expensive than other plan types (e.g., HMO, PPO)*



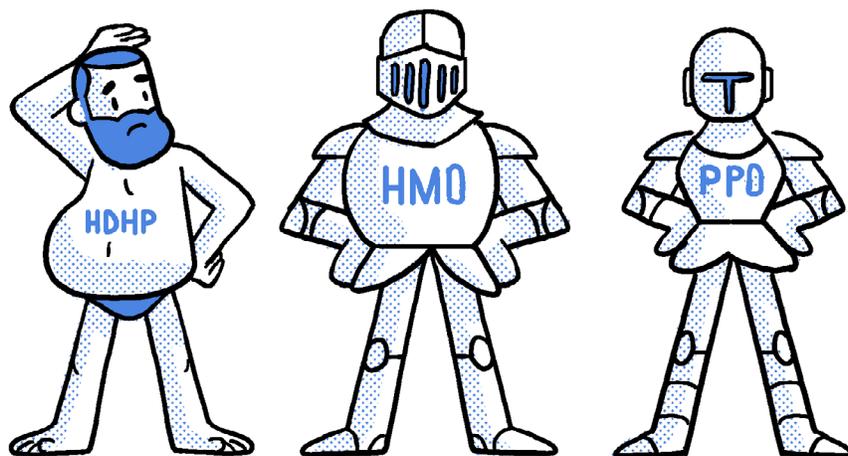
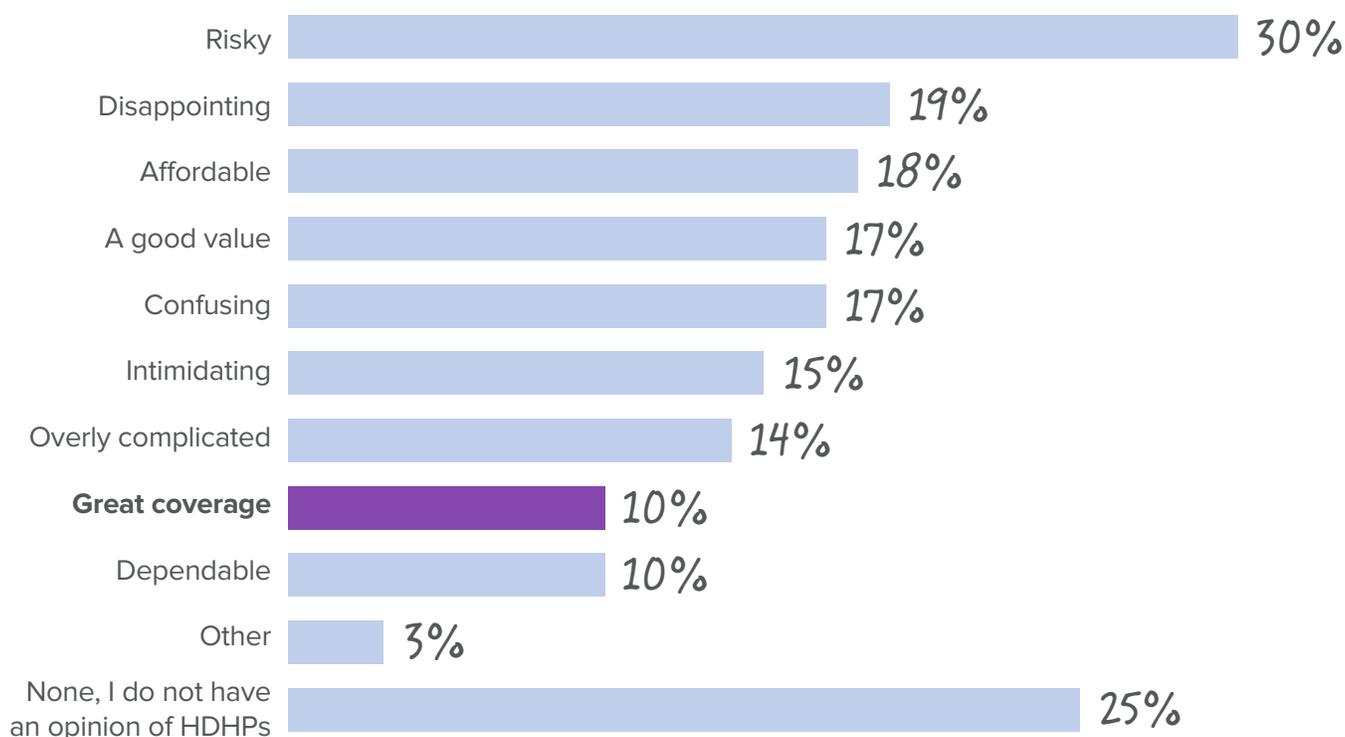
* This question was only presented to employees who had indicated that their employers offer an HDHP.

And Only One in Ten Think They Provide Great Coverage



A rare one in ten describe HDHPs as providing great coverage (10%), and employees used negative terms like “risky” (30%) and “disappointing” (19%) more frequently than positive terms like “affordable” (18%) and “a good value” (17%).

Which of the following, if any, describe your opinion of high deductible health plans (HDHPs)? Please select all that apply.



Fortunately, Education Helps!



Though, it may be a matter of education as those who are knowledgeable about HDHPs are significantly more likely to describe them positively (though still not overwhelmingly so).

	TOTAL	HDHP Knowledgeable	HDHP Not Very or Not at All Knowledgeable
Affordable	18%	27%	11%
A good value	17%	30%	6%
Great coverage	10%	18%	3%
Dependable	10%	16%	4%



What Employees Think About Your Communication Channels

Is a thoughtfully composed information session helpful if nobody attends? Can a comprehensive benefits guide be of service if nobody ever opens the dang thing? Since we know employers put a lot of effort into making their communication material, we wanted to see if there are better ways to send it than others. So we asked.

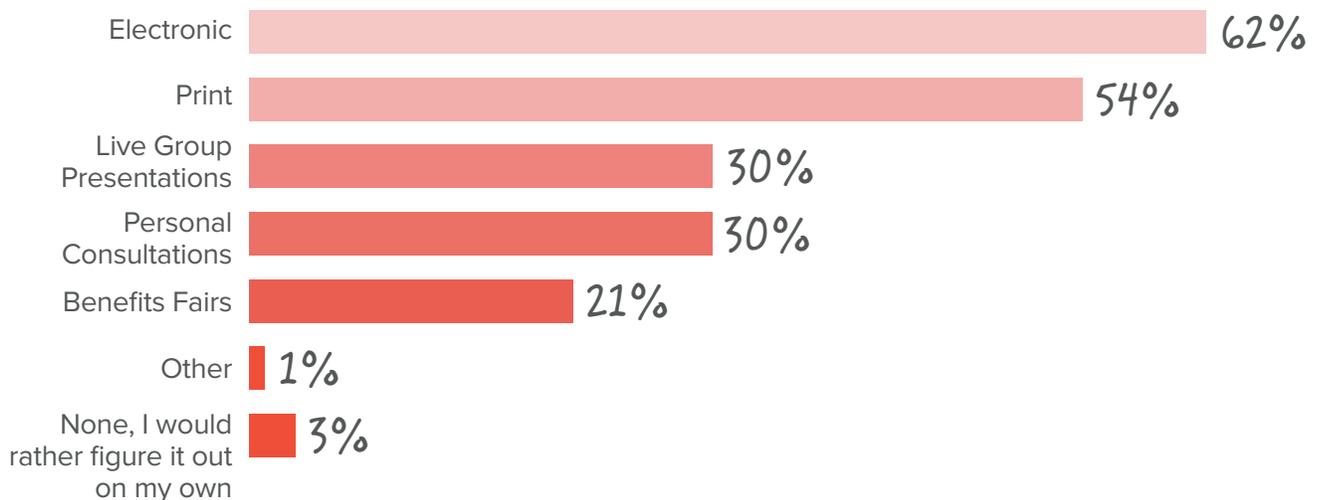
Most Employees Prefer Electronic Communication Channels



Most employees prefer to receive information about company benefits electronically (62%), followed by print (54%).

They're just as likely to prefer live group presentations (30%) as one-one consultations (30%), and only about one in five (21%) prefers the benefits fair format.

Regardless of whether or not your company communicates this way, which of the following are your preferred methods to receive information about your company's benefits plans? *Please select all that apply.*



Electronic—use of email, webpages, videos, calculators, and interactive tools

Print—distribution of brochures, newsletters, packets, letters, and postcards

Live Group Presentations—a benefits expert explains your benefits in front of a large group of employees

Personal Consultations—private, one-on-one conversations with a benefits expert

Benefits Fairs—benefits vendors set up booths so employees can ask questions in person about the different benefits options

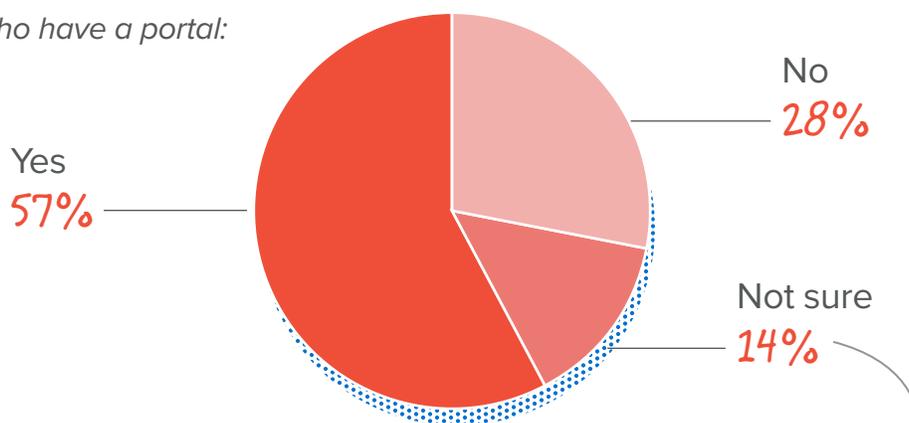
Which Is Good, Because Many Employees Report Having Access to an Online Benefits Portal



A slight majority of employees (57%) currently have an online portal available at their company to access benefit information.

Does your employer use an online benefits portal to communicate information about available benefits?

Among those who have a portal:



Wait! What Do You Mean You're Not Sure?

We know how much work goes into promoting HR resources to employees, which is why learning that 14% of employees aren't sure if they have access to a benefits portal is so alarming to us.

Whether you're trying to encourage people to sign up for a wellness program, use telehealth resources instead of going to the emergency room, or maybe peek in on the ol' benefits portal you worked so hard to provide, this eBook will show you what you need to do to drive awareness and get your message across.



If your company has a benefits portal, we encourage you to download our free eBook, [The Ultimate HR Guide to Promoting](#)

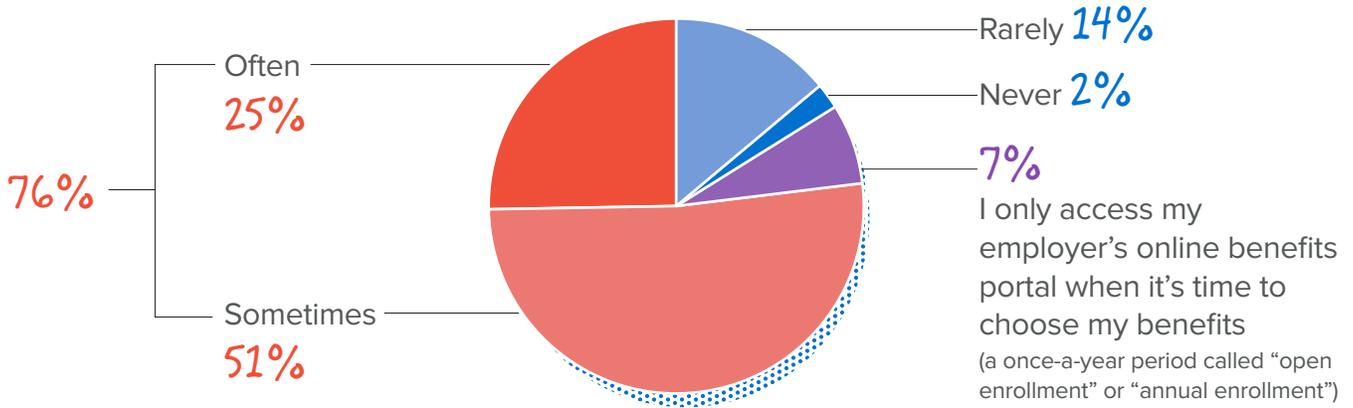
[Benefits Programs, Tools, and Resources.](#)

Fortunately, Employees Do Visit Their Portals When They Have Them



Most access the portal at least sometimes (76%), though 7% only access it during open enrollment.

How often, if ever, do you access your employer's online benefits portal*?



But There Is Room For Improvement



While about 9 in 10 (91%) employees whose employers offer an online benefits portal trust the information on the portal, about 3 in 10 employees feel the information is usually outdated (28%) or too difficult to use (31%).

How much do you agree or disagree with the following statements related to your company's online benefits portal*?

Percent who agree with these statements

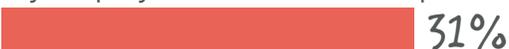
I trust the information on the portal



Reviewing the portal with other decision makers (e.g., my spouse/partner, parent, advisor) is easy



My employers' online benefits portal is too difficult to use



The content on the portal is usually outdated



*Asked of employees whose employers offer an online benefits portal.

Give Them a Reason to Visit

If you're only using your portal as a place to host summary plan descriptions, contact information, and forms—or if you're only active on the site in the weeks leading up to open enrollment—then you're likely only going to get visitors when there's some sort of external force driving them to the site (an upcoming doctor's visit or an open enrollment announcement, for example).

We think your benefits portal deserves better.

By providing employees with constantly updated content and promoting those updates through different channels like email, social media, digital signage, and text messaging, you can drive a steady stream of visitors to the portal while providing confidence that all your resources—your SPDs, contacts, and forms—are valid and up to date.

Here are three strategies for making sure your benefits portal always has fresh content.

Borrow Stuff

See if your broker or carrier has content you can use on your site. You can also host general health and benefits articles

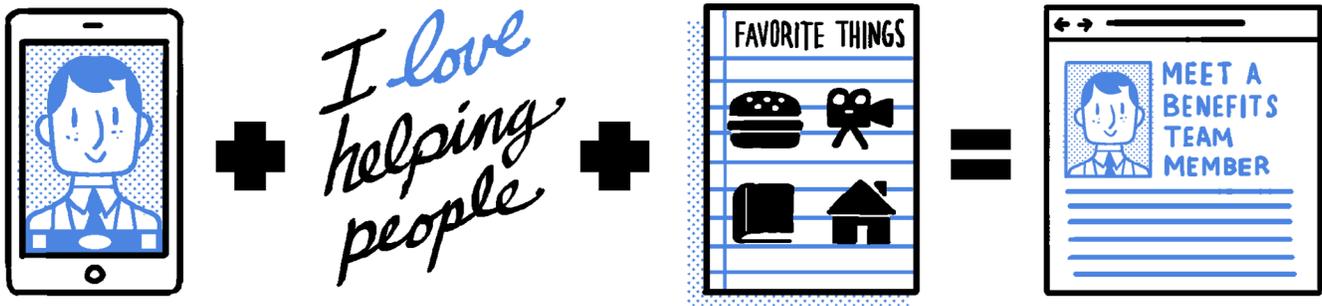
from the [Kaiser Family Foundation](#) free of charge as long as you attribute the source of the content.

Repurpose Stuff

Take a page out of a content marketer's playbook and re-use content you've made for other communications. A glossary of confusing terms from your printed benefits guide can become a "Top Terms to Know for OE" article. An explanation of eligible dependents from your new hire orientation deck can become a "Who Can You Cover?" quiz.

Make New Stuff

Creating content from scratch doesn't have to be a chore. In fact, some types of content practically write themselves. For instance, you could whip together a simple "Meet a Benefits Team Member" profile of yourself and your coworkers, or ask employees what they think of certain benefits-related tools and resources (cough—ALEX—cough) and feature their short testimonials.



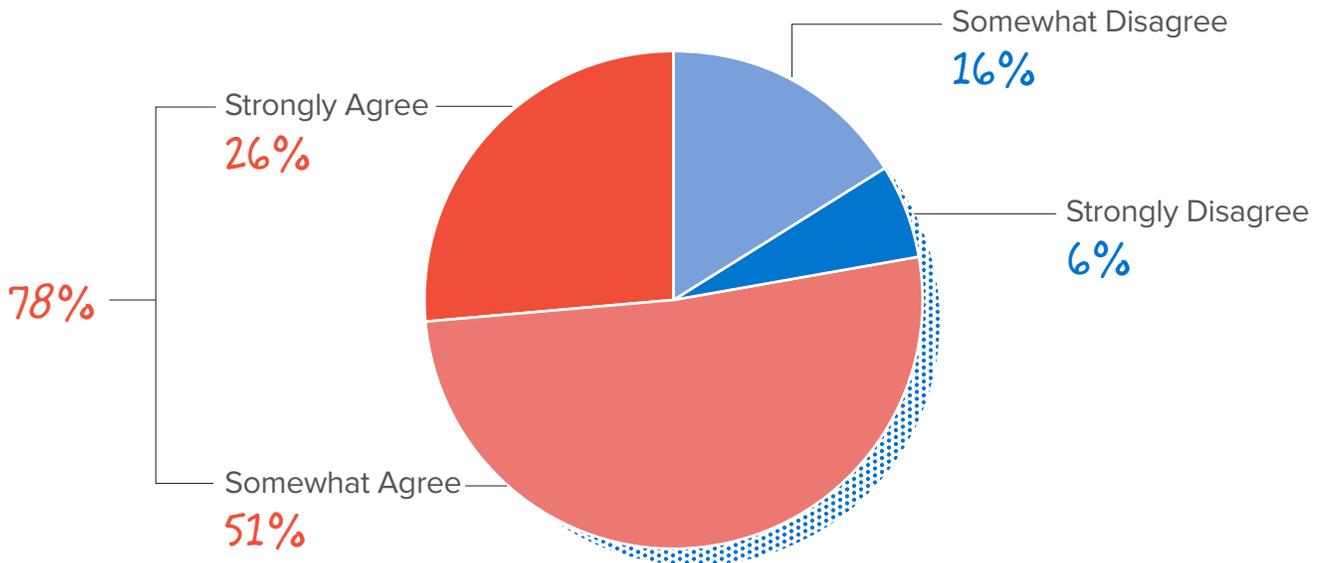
Thankfully, Portal Content Is Easy to Share



More than three-quarters of employees whose employer has an online portal (78%) feel reviewing the portal with other decision makers is easy.

How much do you agree or disagree with the following statement related to your company's online benefits portal:

Reviewing the portal with other decision makers (e.g., my spouse/partner, parent, advisor) is easy.



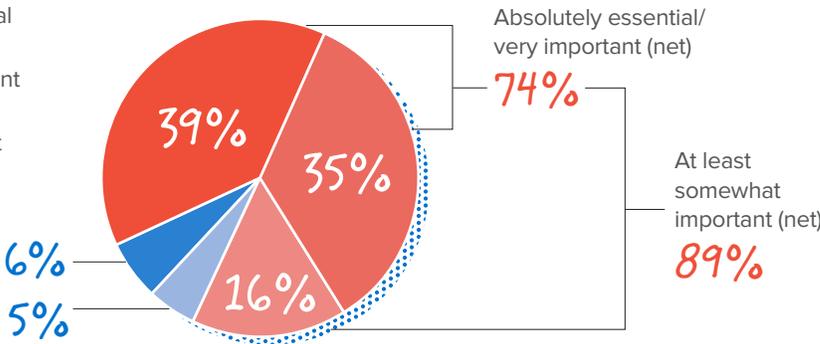
Which Is Good, Because Employees Feel It's Important to Include Their Partners



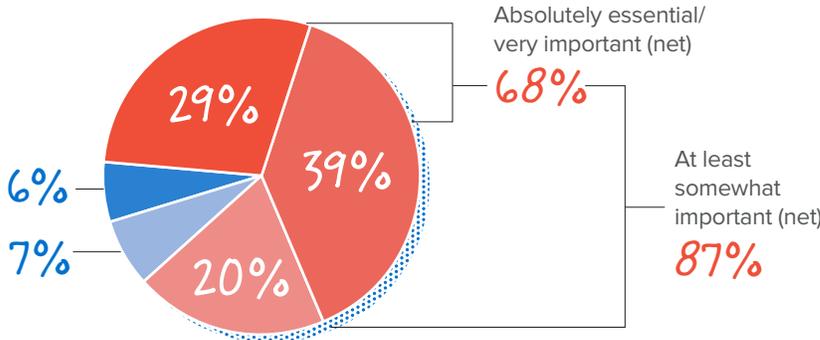
Most employees who are married or living with a partner would like their partner to be engaged in the process (including having a comprehensive understanding of the details and receiving communications if applicable).

How important is it to include your spouse/partner when deciding which benefits to get?

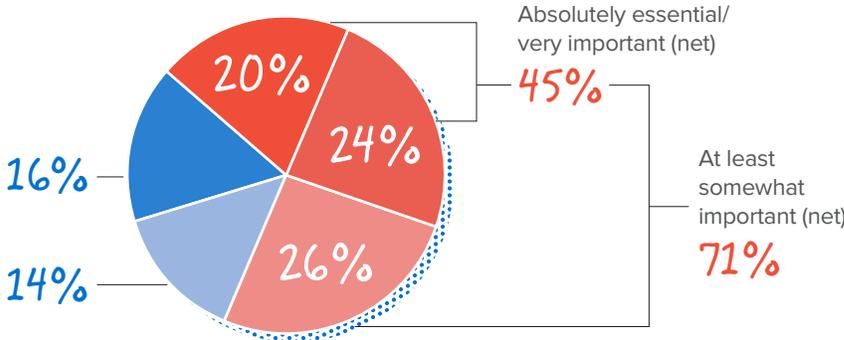
- = Absolutely essential
- = Very important
- = Somewhat important
- = Not very important
- = Not at all important



How important is that your spouse/partner understands your company's benefit offerings?



How important is that your spouse/partner receives benefits communication from your employer?



Employees Want Help —YOUR Help

Making important decisions like what health insurance to get can be exhausting. For employees, the process can be very stressful, and they're not always happy with the choices they make, which is why the next best thing you can do for employees after offering quality benefits is providing them with quality help when it comes time to make their enrollment decisions.

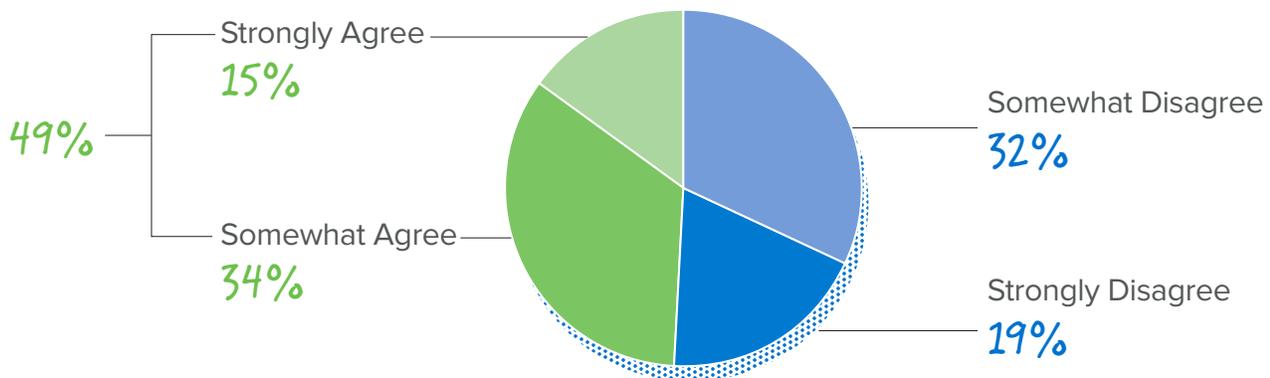
For Starters, Choosing Benefits Is Stressful



Half of employees (49%) say making health insurance decisions is always very stressful for them.

How much do you agree or disagree with the following statement about making health insurance and other benefit decisions:

Making health insurance decisions is always very stressful for me.



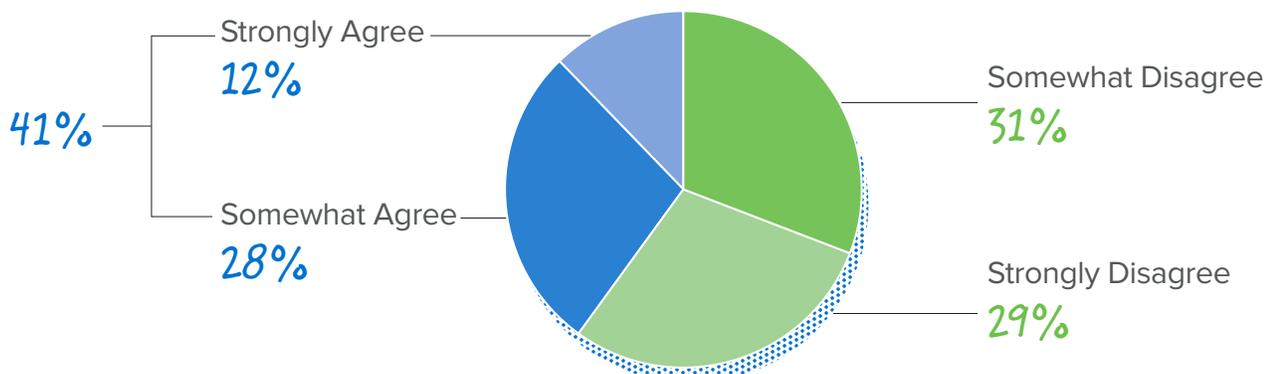
And the Enrollment Process Isn't Exactly a Walk in the Park



Among those whose company offers health insurance, about 4 in 10 (41%) feel the open enrollment process at their company is extremely confusing.

How much do you agree or disagree with the following statement about making health insurance and other benefit decisions:

The open enrollment process (i.e., signing up for benefits) at my company is extremely confusing

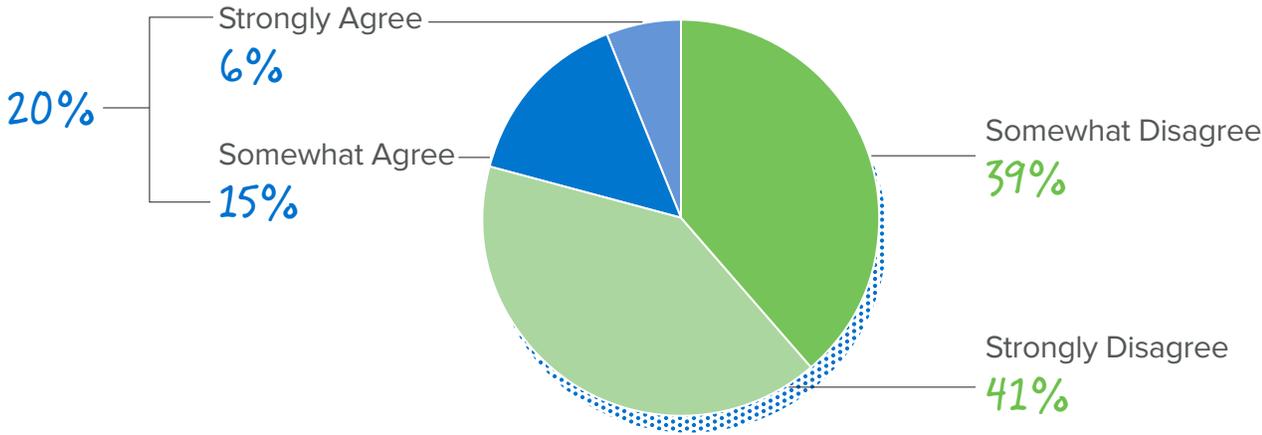


In Fact, Some Folks End Up Regretting The Choices They Make



One in five employees (20%) regret the benefits choices they make.

How much do you agree or disagree with the following statement about making health insurance and other benefit decisions:
I often regret the benefit choices I make.



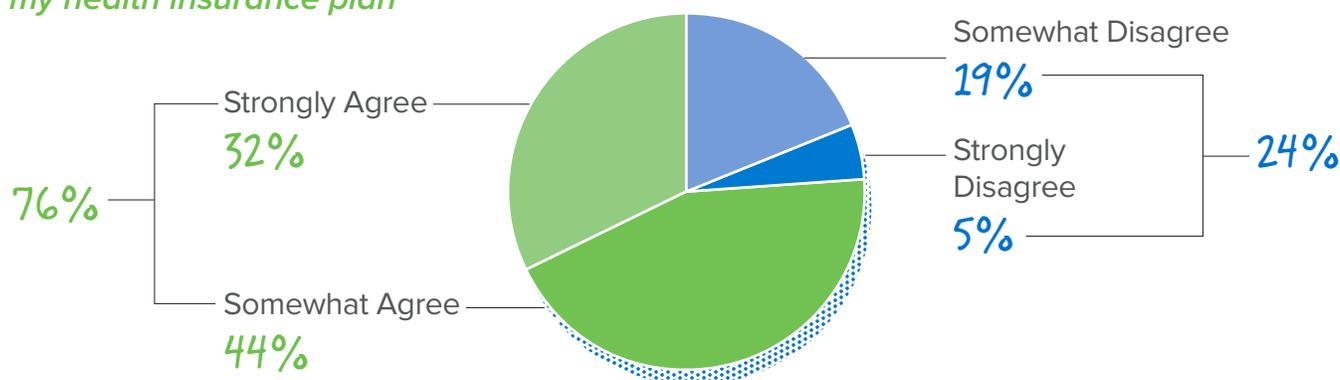
When Questions Come Up, Most Employees Will Seek Answers from Insurance Providers



About three-quarters of employees who have health insurance (76%) typically go to their health insurance provider directly with questions about their health insurance plan.

How much do you agree or disagree with the following statement:

I typically go to my health insurance provider directly with questions about my health insurance plan



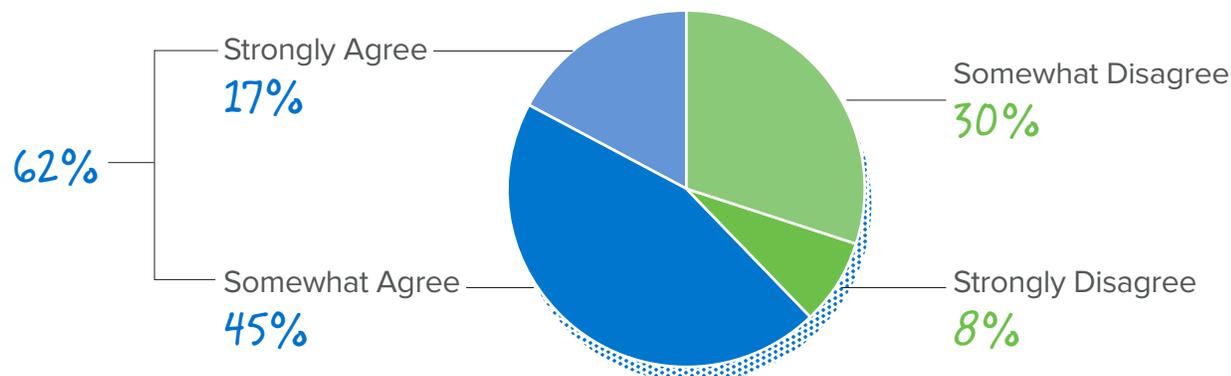
But They Trust Their Employers More



Among employees whose company offers health insurance, over 6 in 10 (62%) trust the information their employer provides *more* than information provided by health insurance providers.

How much do you agree or disagree with the following statement about making health insurance and other benefit decisions:

I trust the information my employer provides more than information provided by health insurance providers



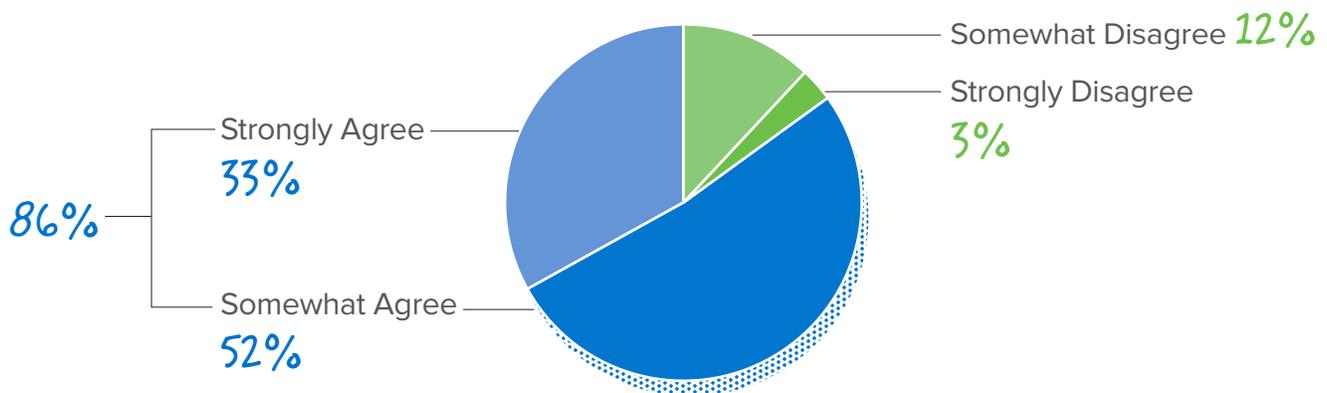
Employees Say They Understand Their Choices



Of employees whose company offers health insurance, nearly 9 in 10 (86%) say they understand their company's overall health insurance plan offerings.

How much do you agree or disagree with the following statement about making health insurance and other benefit decisions:

I understand my company's overall health insurance plan offerings.



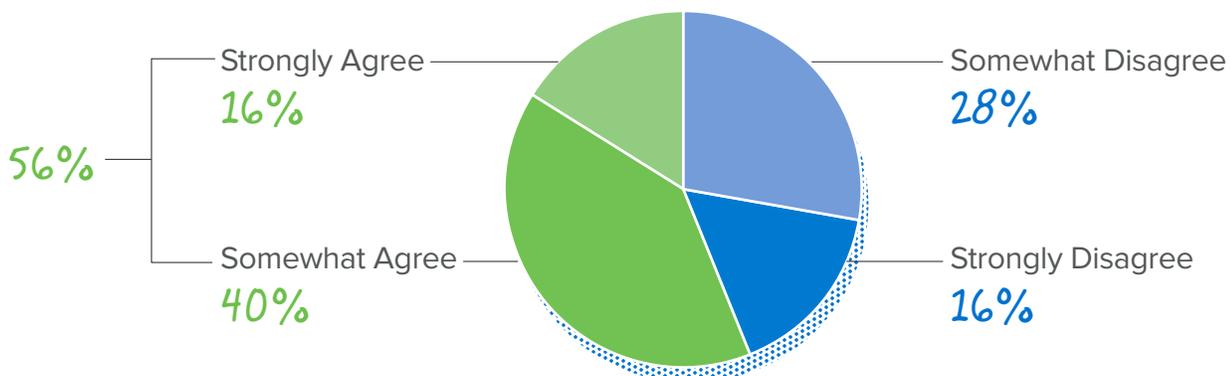
But They Want Help With Making a Decision



Over half of those whose company offers health insurance (56%) would like help from their employer when choosing a health plan.

How much do you agree or disagree with the following statement about making health insurance and other benefit decisions:

I would like help from my employer when choosing a health plan.



Being Boring Sucks

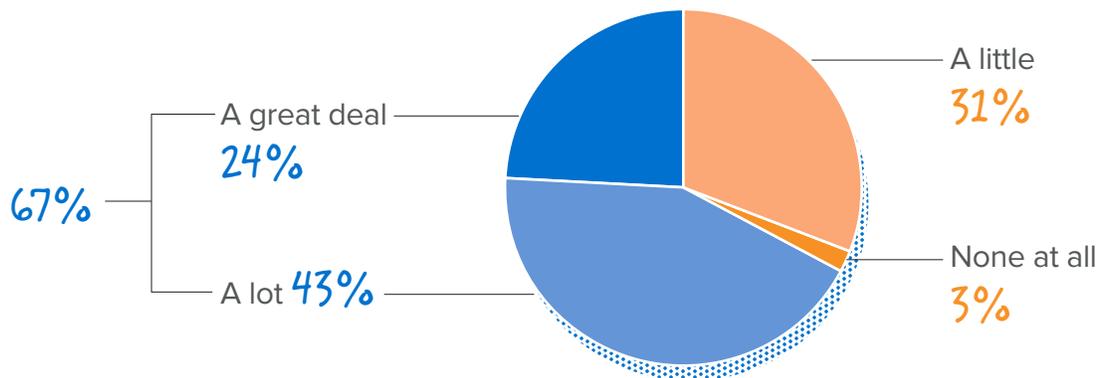
The way employees perceive your benefits communication impacts their willingness to engage with what you have to say. If you're coming across as helpful and informative, great! No worries. But if your people think your communication is a boring slog? Watch out.

Employees Will Put In the Effort to Understand Benefits



Employees will work to understand their offerings (and that's good). In fact, about two-thirds of employees (67%) say they personally have put in either a lot or a great deal of effort learning about their company's benefits.

How much effort have you spent learning about your company's benefits?

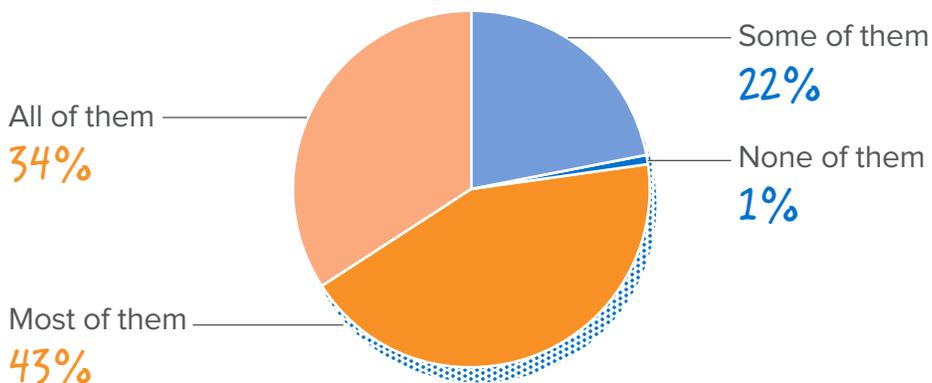


But They Don't Consume Everything You Give Them



Only about one third of employees (34%) claim they pay attention to all of the materials they receive about their benefits.

Thinking about all of the communications you receive about company benefits, what proportion of those materials do you pay attention to?



Make Your Content Easy to Love

The following is an excerpt from our latest eBook, [The Ultimate HR Guide to Promoting Benefits Programs, Tools, and Resources: Practical Tips and Best Practices for Increasing Awareness and Engagement with Your Employees](#).

Part of what makes navigating health insurance and other benefits topics so challenging for most people is all the incomprehensible jargon (that, and the elaborate labyrinth with the Minotaur in it...). While those of us who are exposed to the jargon all the time understand it, employees who only deal with it once a year can find it overwhelming. Whether you're providing plan information to employees or promoting helpful information sessions, tools, or resources, be sure to use simple, conversational English so you can make your content easy to love.

The Recipe for Speaking in Human

1 Write the Way You Talk

Believe it or not, you're already an expert communicator. The way you talk to people in a face-to-face conversation is naturally uncomplicated and understandable. To get the most out of your writing, make sure it sounds like the way you talk. Not sure if you're able to pull this off? Read your draft out loud to check! If the words in your mouth don't feel natural, you could probably come up with an easier way of getting your point across.

2 Write to "You"

Always remember that there's just one person at the end of every communication (yes, even giant email blasts), and that individual is far more likely to engage with what you have to say when she feels like she's being spoken to directly. For that reason, you'll want to avoid using third-person sentence constructions ("All Placeholder Industries employees must register for benefits by November 15..."). Talk to "you" instead: "You have to register for your benefits by November 15."

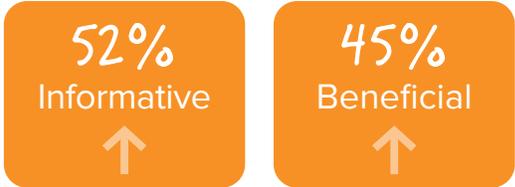
3 Don't Be Boring

People like interesting things. Go figure. If you want to get and keep an employee's attention—and get them to remember what you're saying so they can take an action later—then you can't go doing anything that will put them to sleep. This doesn't mean you have to fill your communication with silly internet memes or the kind of writing that your teenagers send to their friends in text messages. Not being boring doesn't mean being breezy. It doesn't mean being unprofessional. It means getting to the point quickly in a helpful way.

What Employees Think About Your Stuff: The Positive



About half of employees describe their company’s benefits communication as informative (52%) and beneficial (45%).



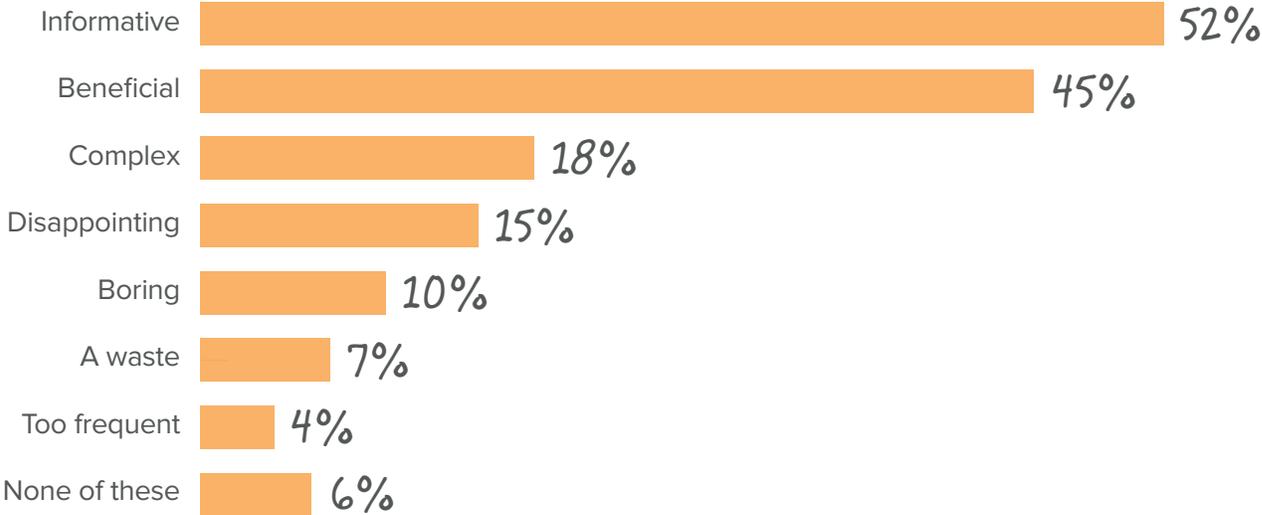
What Employees Think About Your Stuff: The Not-So-Positive



Others use more critical language, calling their benefits communication complex (18%), disappointing (15%), boring (10%), or a waste (7%).



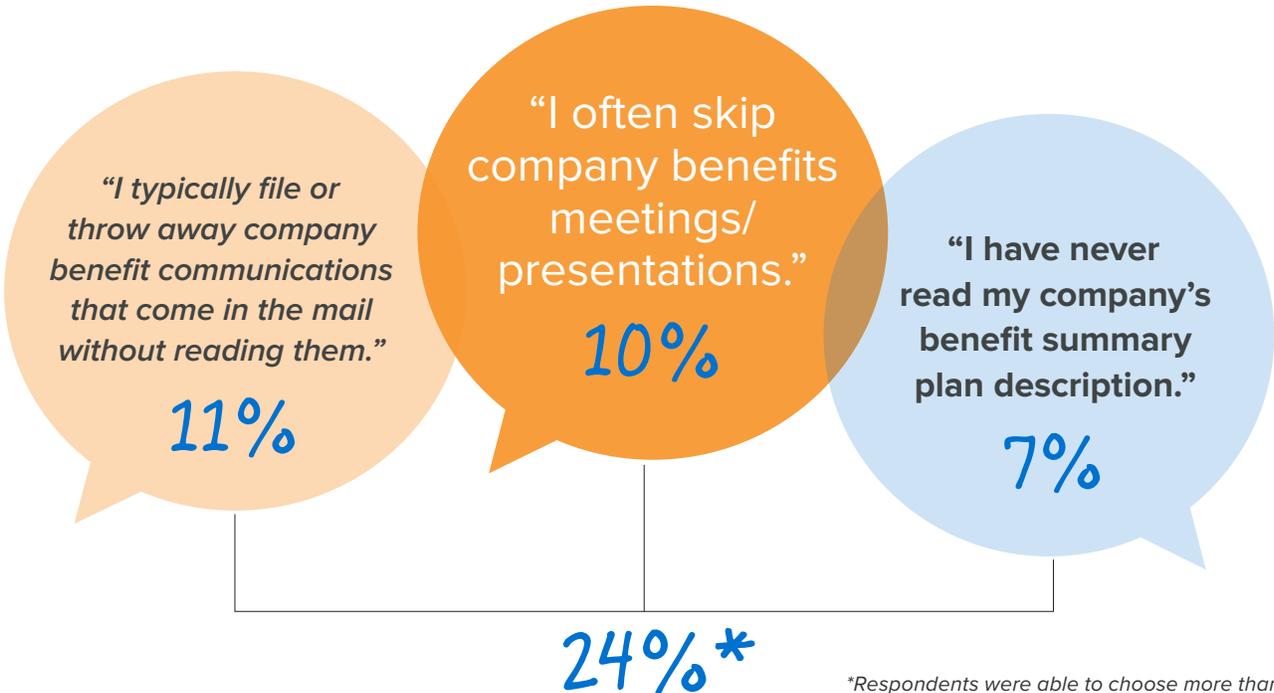
Which of the following, if any, describe the communications regarding benefits provided by your company? *Please select all that apply.*



Some Employees Straight-Up Ignore Certain Benefits Communication



A strong minority (about 1 in 4) of employees admit to having disregarded the information they have received, either by skipping presentations or not opening and reading communications.



**Respondents were able to choose more than one option. This reflects those who selected at least one of these actions.*



Why Employees Skip Your Benefits Meetings



Among those who often skip company benefits meetings, the main reasons are: being too busy with work (45%) and not finding the meetings helpful (43%). About a third say this is due to meetings being scheduled when they were not working (32%).

You mentioned that you have skipped company benefits meetings, for which of the following reasons have you skipped such meetings? *Please select all that apply.*



Three Tips for Reducing Benefits Meeting Absenteeism

If you use benefits meetings as a communication tactic, consider the following tips for making sure everyone shows up.

Tip 1: Make Your Meeting a Lunch ‘n’ Learn

It’s amazing how much more attractive benefits meetings become when there’s a delicious meal or snack as part of the event. Whether you spring for a nice boxed lunch, throw a pizza party, or hold a potluck benefits and guacamole jam, making a benefits lunch ‘n’ learn will increase employee participation.

Tip 2: Get the Boss Involved

Ask your senior leadership to respond to your benefits meeting announcements with a simple reply-all email expressing their support for the meeting, and invite front-line managers to tell employees that they expect everyone in their work groups to attend.

Tip 3: Offer Door Prizes

OK, everybody, check under your seats to see who’s the winner of that free \$500 HSA contribution we promised for showing up today... and don’t look now, but 10 people in the room today with blue masking tape on the leg of their chair can either keep the tape or turn it in for a brand new Fitbit!

Try Not to Look Boring



The perception of the communication materials certainly impacts the employees' willingness to engage. Those who find the materials to be boring are especially likely to disregard the communications.

Employee engagement with benefits communications varies based on perception:

	Boring		Complex	
	Yes	No	Yes	No
I pay attention to most/all communications I received about company benefits	64%	78%	77%	77%
I often skip company benefits meetings/presentations	22%	8%	16%	8%
I typically file or throw away company benefit communications that come in the mail without reading them	19%	10%	14%	10%

Those who find the communications to be boring and complex are more than **twice as likely** as those who do *not* to skip company benefits meetings.

*Blue and red responses indicate a significant difference between satisfied and not satisfied groups. Blue notes a positive engagement with communications, while red notes negative engagement.



About ALEX

ALEX—the best SaaS benefits communication platform in the universe—saves HR leaders time and money by guiding employees through difficult health insurance, retirement savings, and wellness decisions. Hundreds of companies, including 72 of the Fortune 500® and more than a quarter of Barron’s list of the “World’s Most Respected Companies based in the US,” trust ALEX to transform confusing jargon, legalese, and gobbledeygook into useful information and helpful advice for more than 5 million grateful end-user employees. To learn more about ALEX, please visit meetalex.com.

Follow Us on Social Media!

